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STATE OF NEW JERSEY
DEPARTMENT OF LAW & PUBLIC SAFETY
DIVISION OF CONSUMER AFFAIRS
NEW JERSEY STATE
REAL ESTATE APPRAISER BOARD

IN THE MATTER OF THE LICENSE OF

MICHAEL J. GILROY RA 00374200

TO ENGAGE IN REAL ESTATE APPRAISING IN THE STATE OF NEW JERSEY

Administrative Action

FINAL ORDER OF DIS**CLED**INE

BOARD OF REAL ESTATE APPRAISERS

DR. JAMES S. HSU

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This matter was opened to the New Jersey State Real Estate Appraiser Board ("the Board") upon receipt of information which the Board has reviewed and on which the following findings of fact and conclusions of law are made:

FINDINGS OF FACT

- Respondent is a licensed residential real estate appraiser in the State of
 New Jersey, and has been a licensee of the Board at all times relevant hereto.
- 2. On or about February 11, 2008, the Board conducted a continuing education audit, asking a random sampling of its licensees for documentation of having completed the continuing education requirements set forth in N.J.A.C. 13:40A-5.3 and N.J.A.C. 13:40A-5.4 for the 2006-2007 licensing period. The request for information was sent by regular mail to licensees at their address of record.
- 3. Respondent replied to the audit, indicating that he not completed any continuing education courses during the 2006-2007 licensing period.

- 4. Respondent certified upon respondent's renewal application for the 2008-2009 licensure renewal period that respondent had completed the continuing education requirements during the previous biennial renewal period.
- Respondent certified upon respondent's renewal application that
 respondent had completed a course in the Uniform Standards of Professional Appraisal
 Practice (USPAP).
- 6. Respondent is required pursuant to N.J.A.C. 13:40A-5.3, -5.4 to have completed the equivalent of fourteen (14) classroom hours of instruction for each year during the period preceding renewal. The continuing education completed must include a seven hour USPAP course, or its equivalent.
- 7. The Real Property Appraiser Qualification Criteria, issued by the Appraiser Qualifications Board of the Appraisal Foundation, do not recognize any reason apart from military service or inactive status as a justifiable reason for failure to timely complete continuing education requirements.
- 8. Respondent still has not demonstrated successful completion of the requisite 28 credit hours of continuing education, including the seven-hour USPAP course, required for the 2006-2007 licensing period.

CONCLUSIONS OF LAW

- 1. Respondent's failure to timely complete continuing education requirements constitutes a violation of <u>N.J.A.C.</u> 13:40A-5.3, -5.4, subjecting respondent to sanctions pursuant to <u>N.J.S.A.</u> 45:1-21(e) and (h).
 - 2. Respondent's certification on his renewal form that he had successfully

completed the 2006-2007 continuing education requirements constitutes misrepresentation, in violation of <u>N.J.S.A.</u> 45:1-21(b).

Based on the foregoing findings and conclusions, a Provisional Order of
Discipline was entered on July 18, 2008, provisionally suspending respondent's
appraising license, imposing a public reprimand, and a civil penalty in the amount of
\$1,750.00. A copy of the Order was forwarded to respondent by certified and regular
mail at his address of record. The Provisional Order was subject to finalization by the
Board at 5:00 p.m. on the 30th business day following entry unless respondent
requested a modification or dismissal of the stated Findings of Fact or Conclusions of
Law by submitting a written request for modification or dismissal setting forth in writing
any and all reasons why said findings and conclusions should be modified or dismissed
and submitting any and all documents or other written evidence supporting
respondent's request for consideration and reasons therefor.

Respondent replied to the Order, requesting consideration. He maintained that he had not intended engage in misrepresentation with regard to having completed the required continuing education, and that he had mistakenly believed that courses taken prior to 2006-2007 were applicable to the 2006-2007 licensure period. Respondent still has not demonstrated successful completion of any continuing education courses to be applied to the 2006-2007 licensure period. The Board considered respondent's submission, and was not persuaded that his explanation warranted considering. Inasmuch as no material discrepancies had been raised with respect to the findings of fact and conclusions of law, the Board determined that the Provisional Order should be made final.

ACCORDINGLY, IT IS on this 15th day of October, 2008, ORDERED that:

- 1. Respondent's appraising license is hereby suspended until he is able to demonstrate successful completion of the twenty eight (28) credit hours of continuing education for the 2006-2007 licensing period, which credits must include a national USPAP update course of a minimum of seven (7) hours.
- 2. A public reprimand is hereby imposed upon respondent for his violation of N.J.S.A. 45:1-21(b), (e) and (h).
- 3. A civil penalty in the amount of \$1,750.00 is hereby imposed upon respondent. Payment shall be in the form of a certified check or money order, made payable to the State of New Jersey, and forwarded to the attention of Dr. James S. Hsu, Executive Director, Board of Real Estate Appraisers, P.O. Box 45032, 124 Halsey Street, 3rd Floor, Newark, NJ 07101, within twenty-one (21) days following issuance of this Order.

NEW JERSEY STATE

REAL ESTATE APPRAISER BOARD

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Board President